



September 11, 2007

Leonardo M. Rapadas
United States Attorney
District of Guam and the NMI
Sirena Plaza Suite 500
108 Hernan Cortez Avenue
Hagatna, Guam 96910

RE: BankPacific vs. Paz Jiro, et al., Civil Case no. 04-0157A

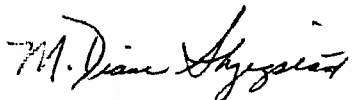
Dear Mr. Rapadas:

Mr. Mark Fish, Executive Vice President of BankPacific, Ltd., has requested that I respond to your inquiry into the above-referenced civil case.

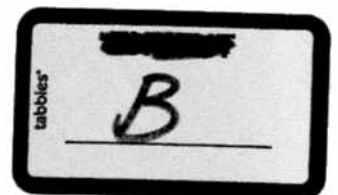
The defendant, Monessa P. Nauta, secured a loan to pay off the debt she owed to the bank. She made two payments of \$489.38 each on May 15, 2003 and June 12, 2003. When no further payments were made, the defendant renegotiated with the bank and took out a secured loan using vacant land as collateral for the debt. No additional payments were ever made on this second loan, and the bank initiated default and foreclosure proceedings against the defendants. The bank subsequently foreclosed on the property on June 6, 2005.

I hope this information is sufficient to update your records. If you have additional questions, please feel free to contact me at (671)479-1188 or via email at dianes@bankpacific.com.

Sincerely,


M. Diane Shjegstad
SVP, Compliance & Security Officer

cc: Nauta File



151 Aspinall Avenue
Hagátña, Guam 96910

Tel: (671) 479-1188
Fax: (671) 477-1483

dianes@bankpacific.com
bankpacific.com

Member FDIC



BANKPACIFIC

8/30/07

14:24:03

Transaction History Inquiry

Account Number



Short Name NAUTA, MONESSA P

Effect	Code	Description	Tran	Interest	Principal	Late	Escrow	Fee/Other
6/06/2005	19	FORECLOSURE	31559.79	5920.86	25638.93	.00	.00	
1/27/2004	900	ATTNY FEES	321.52	.00	321.52	.00	.00	
1/06/2004	900	PRINCIPAL INC	400.00	.00	400.00	.00	.00	
8/14/2003	42	ALLOC FR LN P	1582.59	.00	1582.59	.00	.00	
7/11/2003	54	New Loan	26500.00	.00	26500.00	.00	.00	

Select

BANKPACIFIC

8/30/07

14:22:12

Loan Information Inquiry

Account Nbr
Branch Nbr
Application

005 BANKPACIFIC

IL Installment

Notes

Short Name
Primary Officer
Second Officer

NAUTA MONESSA P
JZA JOHN Z ARRO
MOF MARK O FISH

Balances		Dates		Codes	
Loan Amt	22,000.00	Curr Note	4/02/2003	Status	C Closed
Curr Prin	.00	Advance		Sys Type	1 Note
Tot Draws	22,000.00	Curr Mty	4/02/2004	Dmd Flag	No Demand Fe
Available	.00	Closed	8/05/2003	Year Base	3 Act/360
Payoff	.00	Last Pmt	8/05/2003	G/L Type	01 UNSECURED
Escrow	.00	Int-Pd-To	8/05/2003	Pay Split	2 Collect as b
Reg Pmt	489.36	Prn-Pd-To	8/05/2003	Tran Hold	Blank - No H
Total Due	.00	Next Due	7/02/2003	Purpose	06B Individual/O
Late Chgs	.00	Next Risk		Call	6B0 INSTALLMENT

Interest		Past Due Data					
Prime/Tiered Rate	N 12.00000 %	Credit Boundaries	010	030	060	090	120 000
Per Diem	7.037376666	Times Late	01	01	00	00	00 04
Accrued Int	.00	Days Late	00000	Repo Ind			
Paid YTD	.00	Nbr/Pmts Ext d	00 00	Renewals		00	